

United States Bankruptcy Court
Eastern District of New York

In re:
Eduardo David Perez
Debtor

Case No. 17-45869-cec
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0207-1

User: frandazzo
Form ID: 318DI7

Page 1 of 2
Total Noticed: 36

Date Rcvd: Feb 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2018.

db +Eduardo David Perez, 306 Leonard Street, Apt H2, Brooklyn, NY 11211-2353
aty +Certilman Balin Adler & Hyman, LLP, 90 Merrick Avenue, East Meadow, NY 11554-1597
smg NYC Department of Finance, 345 Adams Street, Office of Legal Affairs, Brooklyn, NY 11201-3719
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
9133491 1st Advantage FCU/Visa, Customer Service, P.O. Box 31112, Tampa, FL 33631-3112
9133496 +Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
9133499 CitiMortgage, Inc., PO Box 790005, St. Louis, MO 63179-0005
9133501 +Commonwealth Trustees, LLC, 8601 Westwood Center Drive, Vienna, VA 22182-2287
9133502 Department of Education, Fedloan Servicing, PO Box 530210, Atlanta, GA 30353-0210
9133506 +Nationstar Mortgage, 8950 Cypress Waters Blvd., Dallas, TX 75019-4620
9135503 +Nationstar Mortgage LLC as Servicer, c/o Shapiro, DiCaro & Barak, LLC, One Huntington Quadrangle, Suite 3N05, Melville, NY 11747-4468
9133508 +Rosenberg & Associates, LLC, 4340 East West Highway, Bethesda, MD 20814-4411
9133509 +Ryan Martin Perez, 306 Leonard Street, Apt. H2, Brooklyn, NY 11211-2353
9133510 +Sofi Lending Corp., 375 Healdsburg Avenue, Suite 280, Healdsburg, CA 95448-4151

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BRJMCCORD.COM Feb 14 2018 18:28:00 Richard J. McCord, Certilman Balin Adler & Hyman, 90 Merrick Avenue, East Meadow, NY 11554-1597
smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Feb 14 2018 18:28:33 NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Feb 14 2018 18:27:58 Office of the United States Trustee, Eastern District of NY (Brooklyn Office), U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
9133490 +E-mail/Text: snaler@1stadvantage.org Feb 14 2018 18:28:00 1st Advantage FCU, 110 Cybernetics Way, Yorktown, VA 23693-5615
9133489 +E-mail/Text: snaler@1stadvantage.org Feb 14 2018 18:28:00 1st Advantage FCU, PO Box 2116, Newport News, VA 23609-0116
9164112 +E-mail/Text: snaler@1stadvantage.org Feb 14 2018 18:28:00 1st Advantage Federal Credit Union, PO Box 2116, Newport News, VA 23609-0116
9133493 +EDI: AMEREXPR.COM Feb 14 2018 18:28:00 American Express, PO Box 981537, El Paso, TX 79998-1537
9133492 EDI: BANKAMER.COM Feb 14 2018 18:28:00 AAA Financial Services, PO Box 982235, El Paso, TX 79998-2235
9133494 EDI: BANKAMER.COM Feb 14 2018 18:28:00 Bank of America, PO Box 982238, El Paso, TX 79998
9133495 EDI: TSYS2.COM Feb 14 2018 18:28:00 Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
9176720 EDI: CAPITALONE.COM Feb 14 2018 18:28:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
9133497 +EDI: CAPITALONE.COM Feb 14 2018 18:28:00 Capital One Bank USA, POB 30285, Salt Lake City, NY 84130-0285
9133498 +E-mail/Text: rwatters@pfsc.com Feb 14 2018 18:28:12 Circle Back Lending, 777 NW 51st Street, Suite 500, Boca Raton, FL 33431-4475
9133500 EDI: CITICORP.COM Feb 14 2018 18:28:00 Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
9133503 E-mail/Text: electronicbkydocs@nelnet.net Feb 14 2018 18:28:00 Dept of Education/Nelnet, 121 E 13th Street, Lincoln, NE 68508
9133504 EDI: IRS.COM Feb 14 2018 18:28:00 Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
9133505 E-mail/Text: bk@lendingclub.com Feb 14 2018 18:28:09 LendingClub Corporation, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
9133507 +E-mail/Text: bankruptcy@prosper.com Feb 14 2018 18:28:11 Prosper Marketplace, Inc., 101 2nd Street, 15th Floor, San Francisco, CA 94105-3672
9195124 +E-mail/Text: specialservicing@sofi.com Feb 14 2018 18:28:13 SoFi Lending Corp, One Letterman Dr Bldg A Ste 4700, San Francisco, CA 94129-1494
9172426 +E-mail/Text: electronicbkydocs@nelnet.net Feb 14 2018 18:28:00 U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, LINCOLN, NE 68508-1911
9133511 +EDI: USAA.COM Feb 14 2018 18:28:00 USAA Savings Bank, PO Box 33009, San Antonio, TX 78265-3009
9133512 +EDI: WFFC.COM Feb 14 2018 18:28:00 WF EFS, PO Box 84712, Sioux Falls, SD 57118-4712
TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
1-17-45869

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Page 2 of 2
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aty*

+Richard J. McCord, Certilman Balin Adler & Hyman, 90 Merrick Avenue,
East Meadow, NY 11554-1597

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2018 at the address(es) listed below:

Anthony M Vassallo on behalf of Debtor Eduardo David Perez amvassallo@gmail.com
Office of the United States Trustee USTPRRegion02.BR.ECF@usdoj.gov
Richard J. McCord on behalf of Trustee Richard J. McCord rmccord@cbah.com,
afollett@certilmanbalin.com;cfollett@certilmanbalin.com;N190@ecfcbis.com;mmccord@certilmanbalin.c
om
Richard J. McCord rmccord@cbah.com,
afollett@certilmanbalin.com;cfollett@certilmanbalin.com;N190@ecfcbis.com;mmccord@certilmanbalin.c
om
Shari S Barak on behalf of Creditor Nationstar Mortgage LLC as Servicer for WELLS FARGO BANK,
NATIONAL ASSOCIATION, AS TRUSTEE FOR Banc of America Mortgage Securities, Inc. Mortgage
Pass-Through Certificates, Series 2004-H sbarak@logs.com, NYBKCourt@logs.com

TOTAL: 5

Information to identify the case:

Debtor 1 **Eduardo David Perez**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6434**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Eastern District of New York**

Case number: **1-17-45869-cec**

Order of Discharge of Debtor(s)

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Eduardo David Perez

BY THE COURT:

Dated: February 14, 2018

s/ Carla E. Craig
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named in the order. This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.